

# insurance details

**This policy covers:**

Barclays US Corporate Card as used by Barclays Group US employees

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# Guide to Insurance

## About our insurance services

In the following section 'we/us' refers to Barclays Bank PLC.

### Name and address of the insurance intermediary

Barclaycard is a trading name of Barclays Bank PLC. Barclays Bank PLC. Registered Office: 1 Churchill Place, London E14 5HP, United Kingdom, who use International SOS Insurance Services Ltd to broker Insurance for Purchase Protection, Extended Warranty and Cardholder Misuse Insurance; ACE USA broker the Travel Insurance.

### The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires **us** to give you this document. Use this information to decide if our services are right for you.

### Statutory status

Barclays Bank PLC is authorised and regulated by the Financial Services Authority (FSA) in the UK. Our FSA register number is 122702.

### FSA register

You can check that **we** are registered by the FSA by visiting their website [www.fsa.gov.uk/pages/register](http://www.fsa.gov.uk/pages/register) or by contacting the FSA on **+44 845 606 1234**.

### Advice or information

You have not received advice on whether these policies are suitable for your needs. You should make your own choice on whether these policies are suitable. **We** also recommend that you regularly review your insurance policies to make sure they adequately fulfil your needs.

### Your insurer

**We** only offer free Extended Warranty, Purchase Protection, Cardholder Misuse Insurance and Travel Insurance through International SOS Insurance Services Limited, Landmark House, Hammersmith Bridge Road, London W6 9DP, United Kingdom (who place the travel cover with ACE USA and the Extended Warranty, Purchase Protection and Cardholder Misuse Insurance with certain underwriters at Lloyd's of London).

International SOS Insurance Services are authorised and regulated by the FSA.

### What to do if you have a complaint

Please contact:

Customer Services Dept.  
Barclaycard Commercial  
PO Box 3000  
Teesdale Business Park  
Stockton-on-Tees  
TS17 6YG  
UNITED KINGDOM

Email: [cbc.customer@barclaycard.co.uk](mailto:cbc.customer@barclaycard.co.uk)

Website: [www.barclaycard.co.uk/commercial](http://www.barclaycard.co.uk/commercial)

If you are still not happy, you may be able to request a review from the Financial Ombudsman Service (FOS). The FSA established the FOS to independently review complaints made by personal or small business customers who at the time of making the complaint are:

1. A consumer;
2. a micro-enterprise; which is defined as:
  - a. employs fewer than 10 persons; and
  - b. has a turnover or annual balance sheet that does not exceed €2 million;In this definition, 'enterprise' means any person engaged in an economic activity, irrespective of legal form and includes, in particular, self-employed persons and family businesses engaged in craft or other activities, and partnerships or associations regularly engaged in an economic activity.
3. a charity which has an annual income of less than £1 million at the time the complainant refers the complaint to the respondent; or
4. a trustee of a trust which has a net asset value of less than £1 million at the time the complainant refers the complaint to the respondent.

Their address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, United Kingdom.

## Financial Services Compensation Scheme (FSCS)

Barclays Bank PLC is covered by the FSCS. You may be entitled to compensation from the scheme if **we** cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the whole claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS on **+44 20 7892 7300** or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)

You will not be entitled to compensation from the scheme if you are a:

- pension or retirement fund or anyone who is a trustee of such a fund (except a trustee of a small self administered scheme);
- supranational institution, government or central administrative authority;
- provincial, regional, local and municipal authority;
- large company (i.e. not a small company as defined in the Companies Act 1985);
- large mutual association (i.e. a mutual association or unincorporated association with net assets of more than £1.4 million (or its equivalent in any other currency)); or
- a large partnership (i.e. a partnership or unincorporated association with net assets of more than £1.4 million (or its equivalent in any other currency)).

# Purchase Protection

## Policy Summary

### Introduction

This is a policy summary. It does not contain the full terms and conditions of our Purchase Protection product. Full terms and conditions can be found within this booklet.

Your Purchase Protection policy is provided through International SOS Insurance Services Limited (FSA reference number 312228). Your policy provides cover for items against loss, theft or damage following purchase.

### Eligibility

- Only items with a purchase price in excess of £50;
- An excess of £50 is payable on each occurrence;
- A purchase where the entire purchase amount is made with one of the cards listed on the front of this document; and
- Losses that occur within 90 days of purchase.

### Significant features and benefits

- Loss, theft or damage;
- Items purchased as gifts; and
- Registration of the item is not necessary.

### Limits

Cover	
Any one claim	£2,500
Any one occurrence (each and every claim)	£5,000
In the aggregate	£10,000

### Significant exclusions and/or limitations

- Boats;
- Motorised vehicles;
- Land or buildings;
- Travellers Cheques, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent;
- Plants or animals; and
- Consumables, perishables or services.

The full exclusions and limitations are contained in the terms and conditions.

### Making a claim

**If you need to make a claim, please contact Barclaycard Commercial Travel Insurance Claims to obtain a claim form by emailing: [barclaycardclaims@osg.ie](mailto:barclaycardclaims@osg.ie)**

### Period of insurance

From 1st January 2012 or the date that the policyholder opened a valid corporate card account (whichever is the later), until the policyholder has been advised by Barclays that the policy has been amended or terminated or the policyholder ceases to hold a valid corporate card account (whichever is the earlier).

# Extended Warranty

## Policy Summary

### Introduction

This is a policy summary. It does not contain the full terms and conditions of our Extended Warranty product. Full terms and conditions can be found within this booklet.

Your Extended Warranty policy is provided through International SOS Insurance Services Limited (FSA reference number 312228). Your policy provides cover to extend the original manufacturer's warranty period, to a period not exceeding 24 months, from the date of purchase.

### Eligibility

- Only items with a purchase price in excess of £50;
- An excess of £50 is payable on each occurrence; and
- A purchase where the entire purchase amount is made with one of the cards listed on the front of this document.

### Significant features and benefits

- Cover if the purchase ceases to operate satisfactorily and requires repair;
- Items purchased as gifts; and
- Registration of the item is not necessary.

### Limits

Cover	
Any one claim	£2,500
Any one occurrence (each and every claim)	£5,000
In the aggregate	£10,000

### Significant exclusions and/or limitations

- Boats;
- Motorised vehicles;
- Land or buildings; or
- Consumables, perishables or services.

The full exclusions and limitations are contained in the terms and conditions.

### Making a claim

**If you need to make a claim, please contact Barclaycard Commercial Travel Insurance Claims to obtain a claim form by emailing: [barclaycardclaims@osg.ie](mailto:barclaycardclaims@osg.ie)**

### Period of Insurance

From 1st January 2012 or the date that the policyholder opened a valid corporate card account (whichever is the later), until the policyholder has been advised by Barclays that the policy has been amended or terminated or the policyholder ceases to hold a valid corporate card account (whichever is the earlier).

# Purchase Protection and Extended Warranty Policy Terms and Conditions

This certificate shall be governed and construed in accordance with the laws of England and the courts of England shall have jurisdiction in any dispute arising hereunder unless otherwise agreed by the underwriters in writing.

## Meaning of words

**Benefits** shall mean the indemnified **Benefits** supplied by the underwriters under the terms and conditions of this certificate, as set out in Sections 3, 4 and 6, Description of Cover and Schedule of Benefits.

**Card** means a card issued pursuant to Barclaycard Commercial card programmes in which the **Benefits** and services of this certificate have been incorporated.

**Cardholder/s** shall mean any person who has a valid **Card** issued by the member.

**Covered Purchase** means an item purchased by an **Eligible Person** and paid for by using an **Eligible Account**. For a purchase to be considered a **Covered Purchase**, the entire purchase amount for the item must have been made through the **Eligible Account**.

**Due Diligence** means the performance of all vigilant activity, attentiveness and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect a **Covered Purchase** from loss, theft or damage.

**Eligible Account** means the account(s) described in the Schedule(s) of Benefits.

**Eligible Person** means holders of **Cards** issued to **Eligible Accounts** by Barclays Bank UK.

**Limit of Indemnity** refers to the maximum amount for which the underwriters shall be responsible under this certificate towards any one **Cardholder** during any one event, subject to the terms and conditions as defined hereunder.

**Mysterious Disappearance** means the vanishing of a purchased item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.

**Period of Insurance** means from 1st January 2012 or the date that the Policyholder opened a valid **Corporate Card Account** (whichever is the later), until the Policyholder has been advised by Barclays that the policy has been amended or terminated or the Policyholder ceases to hold a valid **Corporate Card Account** (whichever is the earlier).

**Stolen** means a loss which involves the disappearance of a **Covered Purchase** from a known place under the circumstances that would indicate the probability of theft.

## Section 1: Geographical limits

1.1 The Services and **Benefits** are provided on a worldwide basis.

## Section 2: Eligibility

2.1 An **Eligible Person's** coverage shall terminate on the earliest of

- the date the **Eligible Person** is no longer eligible to participate; or
- the date of **Eligible Account** is defined as ineligible by Barclays Bank UK; or
- the date this policy is terminated.

## Section 3: Description of Cover (Purchase Protection)

### 3.1 Purchase Protection

Subject to the Schedule(s) of Benefits, if a **Covered Purchase**, or a **Covered Purchase** given as a gift, is **Stolen** or damaged, **Benefits** will be paid subject to the Purchase Valuation section below and up to the amounts described in the Purchase Protection Scope of Coverage section.

Losses must occur within

- 90 Domestic days; and
- 90 International Overseas days of the date of the **Covered Purchase**. No registration of the **Covered Purchase** is necessary.

Coverage is excess of GBP £50.00 each and every occurrence or any other applicable insurance or indemnity the **Eligible Person** may have. Coverage is limited only to those amounts not covered by any other insurance or indemnity, up to the original purchase amount. In no event will this coverage apply as contributing insurance. This insurance is excess of all other valid and collectable insurance clauses found in other insurance or indemnity language.

### 3.2 Purchase Protection Valuation

The Company shall be liable for the lesser of the following amounts:

- the amount of the **Covered Purchase** indicated on the **Eligible Account**; or
- the actual cost to repair or replace the **Covered Purchase** with an item of like, kind and quality.

With respect to **Covered Purchase** which consists of articles in a pair or set, the Company's liability shall be limited to the cost of any particular part(s) which may be **Stolen** or damaged, unless the articles are unusable individually and cannot be replaced individually; provided, however, liability for items of jewellery or fine arts consisting of articles in a pair, set or collection will not be more than that cost of any particular parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair, set or collection.

### 3.3 Purchase Protection Scope of Coverage

The maximum liability of the underwriters under this policy is as indicated in the Schedule(s) of Benefits.

Coverage limits for **Eligible Persons** are subject to limitations stated in the Schedule(s) of Benefits.

## Exclusions to section 3

### 3.4 Covered Purchases do not include:

- a. boats;
- b. motorised vehicles (including but not limited to aeroplanes, automobiles and motorcycles) or their motors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle);
- c. land or buildings (including but not limited to homes and dwellings);
- d. Travellers Cheques, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent;
- e. plants or animals;
- f. consumables and perishables;
- g. items which the **Eligible Person** damages through alteration (including cutting, sawing or shaping); or
- h. services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, property or professional advices of any kind).

**3.5** Theft of, or damage to, jewellery, cameras or video recording equipment contained in baggage is not covered unless carried by the **Eligible Person** by hand or under the personal supervision of the **Eligible Person** or the **Eligible Person's** travelling companion previously known to the **Eligible Person**. Items listed as **Stolen** will be subject to: Valuation Scope of Coverage and Exclusions.

**3.6** Coverage is not provided for theft or damage caused by fraud, abuse, wear and tear, gradual deterioration, moths, vermin, inherent product defects, war or hostilities of any kind (including but not limited to invasion, rebellion or insurrection); any weapon of war employing atomic fission or radioactive force, whether in time of peace or war and nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to or aggravated by the perils insured against in this policy; confiscation by any government, public authority or customs official; risks of contraband, losses arising from illegal activity or acts; act of God (including but not limited to flood, hurricane and earthquake); **Mysterious Disappearance**; property while in the care, custody or control of any common carrier.

**3.7** Coverage is not provided for loss or damage when the **Eligible Person** fails to exercise **Due Diligence** to avoid or diminish loss or damage to **Covered Purchases**.

**3.8** Items **Stolen** from public places are not covered unless they are locked wherever and whenever circumstances permit. **Stolen** items are not covered unless they are reported as **Stolen**, within 36 hours, to the police or an appropriate authority where the incident took place.

**3.9** Items **Stolen** from unattended vehicles are not covered. Any additional exclusions are indicated in the Schedule(s) of Benefits.

## Section 4: Description of Cover (Extended Warranty)

### 4.1 Extension to Purchase Protection Insurance

Subject to the Schedule(s) of Benefits, coverage is provided which doubles the original manufacturer's warranty period, if applicable, to a period of not exceeding twenty four (24) months from the date the **Covered Purchase** was bought as indicated in the applicable Schedule of Benefits. Coverage is also provided for items which carry a store brand warranty, but only if the store warranty is on a store-branded item. If a warranty is purchased with the product, in addition to the manufacturer's original warranty or store warranty, coverage hereon is applicable only after all other warranties expire but only within twenty-four (24) months from the date the **Covered Purchase** was bought. No registration of the **Covered Purchase** is necessary. **Covered Purchases** given as gifts are covered.

If a **Covered Purchase** ceases to operate satisfactorily and requires repair during the period covered by this policy, **Benefits** will be paid to cover the cost of the repair. The item may be replaced, instead, at the company's option. In no event will this policy pay more than the actual purchase.

## Exclusions to section 4

### 4.2 Covered Purchases do not include:

- a. boats;
- b. motorised vehicles (including but not limited to aeroplanes, automobiles, trailers and motorcycles) but their motors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle);
- c. land or buildings (including but not limited to homes and dwellings);
- d. consumables and perishables or services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, property or professional advices of any kind).

4.3 Any additional exclusions are indicated in the Schedule(s) of Benefits.

4.3 Any additional exclusions are indicated in the Schedule(s) of Benefits.

## Section 5: Terms and conditions

The coverage provided by this policy is subject to the following terms and conditions:

### 5.1 Notification of Claims

If any covered loss occurs, notice must be provided to the underwriters within forty-five (45) days of the date that the incident occurred. Failure to give notice within forty-five (45) days from the date of the incident will result in a denial of the claim. The **Eligible Person** shall take all reasonable measures to protect, save and/or recover the property.

### 5.2 Claims Forms

The underwriters or their authorised agent, upon receipt of a notice of claim, will furnish to the **Eligible Person** the necessary forms for filing proof of loss.

### 5.3 Proof of Loss

Written proof of loss including any required information necessary to support a claim must be furnished to the underwriters or its authorised agent at its said location within ninety (90) days after the date of the incident. The policy will only pay claims that are completely substantiated in the manner requested within twelve (12) months after the incident date.

For **Covered Purchase** claims, the **Eligible Person** must complete the claim form and attach all requested documentation, including a legible copy of the credit card charge slip and/or store receipt and police report or other proof of loss.

### 5.4 Time of Payment of Claims

**Benefits** payable under this policy for any loss will be paid immediately upon receipt of the written proof of such loss and all required information necessary to support the claim. The underwriters may in any claim for damage recoverable hereunder, require the **Eligible Person** to send the damaged item to an address designated by the underwriters at the **Eligible Person's** expenses.

### 5.5 Payment of Claims

All **Benefits** payable will be paid to the **Eligible Person** or, in the case of death, to the **Eligible Person's** estate.

### 5.6 Misrepresentation and Fraud

Coverage as to an **Eligible Person** shall be void if, whether before or after a loss, the **Eligible Person** has concealed or misrepresented any material fact or circumstances concerning this insurance or the subject thereof, or the interest of the **Eligible Person** therein, or if the **Eligible Person** commits fraud or false swearing in connection with any of the foregoing.

### 5.7 The Underwriters' Right to Recover From Others

If the underwriters make payment they are entitled to recover such amounts from other parties or persons. Any party or person to or from whom underwriters make payment must transfer to us his or her rights of recovery against any other party or person. The party or person transferring such must do everything necessary to secure these rights and must do nothing that would jeopardise them.

### 5.8 Legal Actions

No action at law or in equity shall be brought to recover on this policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this policy.

### 5.9 Conformity with State Statutes

Any provision of this policy which, on its effective date, is in conflict with the statutes of the state in which this policy was delivered or issued for delivery is hereby amended to conform to the minimum requirements of such statutes

## Section 6: Schedule of Benefits

### 6.1 Definitions

**Eligible Account(s)** means card accounts if in good standing and open to use, with or without balances.

**Card** means a card issued pursuant to Barclaycard Commercial card programmes in which the benefits and services of this certificate have been incorporated.

**Eligible Person** means holders of **Cards** issued to **Eligible Accounts** by Barclays Bank UK.

**6.2** No person or entity other than the **Eligible Person(s)** shall have any legal or equitable right, remedy or claim of insurance proceeds and/or damages under or arising out of this coverage.

### 6.3 Schedule of Benefits

Coverage shall be provided as described herein pursuant to any limitations, exceptions and exclusions which follow:

#### Purchase Protection

Coverage is subject to a limit of £2,500 per item, £5,000 per occurrence and of £10,000 per **Cardholder** per annum;

#### Extended Warranty

Coverage is subject to a limit of £2,500 per item, £5,000 per occurrence and of £10,000 per **Cardholder** per annum;

**Excess** subject to a maximum liability of £1,000,000 for all claims by **Eligible Persons** under both Extended Warranty and Purchase Protection in any one insurance year of this policy.

Each and every occurrence or loss: £50.00

## Section 7: Intermediary

**7.1** The intermediary for this contract is International SOS Insurance Services Ltd, 6th Floor, Landmark House, Hammersmith Bridge Road, London W6 9DP, United Kingdom to whom all correspondence should be addressed.

## Section 8: How to make a claim

The coverage provided by this policy is subject to the following terms and conditions:

**8.1** In the event of an event occurring that may give rise to a claim under this certificate, the **Cardholder**, or his/her representative, should call **+44 28 9037 1441** during UK office hours of 09:00 to 17:00hrs. Outside normal UK working hours, the **Cardholder** should contact and request a claim form or call back during office hours as stated above.

In the event a claimant wishes to correspond using an email facility after initially registering a claim via telephone communication, they may correspond using email: **barclaycardclaims@osg.ie**

**8.2** The **Cardholder** must first check his/her policy wording and the relevant section(s), terms, conditions and exclusions, to ensure that what he/she is intending to claim for is covered. Original invoices, receipts, official reports, tickets, agreements, credit or debit card slips, or other documentary evidence will be required to be submitted in support of any claim.

**8.3** Upon reporting a claim, the **Cardholder** should request a claim form, which should be returned to the address given within 28 days, along with all required supporting documentation. Claimants are advised to retain copies of all documents for their own reference.

## Section 9: Complaints Procedure

The Claims Administrator, OSG Travel Claims Services, aims to provide a high-class service at all times. However if the service is found to be unsatisfactory, the following procedure is available to resolve the problem.

In the first instance the **Cardholder** should write with details of the complaint to: The Complaints Officer, OSG Travel Claims Services, PO Box 1086, Belfast BT1 9ES, United Kingdom.

If the problem remains unresolved, the situation can be referred to the Policyholder and Market Assistance Department at Lloyd's, who may, in certain circumstances, be able to review the matter.

Their address is:  
Policyholder and Market Assistance Department  
Lloyd's  
One Lime Street  
London  
EC3M 7HA  
United Kingdom  
Tel: **+44 20 7327 5693**  
Fax: **+44 20 7327 5225**  
E-mail: **complaints@lloyds.com**

In the event that the Policyholder and Market Assistance Department is unable to resolve the complaint, it may be possible for it to be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

# Baggage Delay Reimbursement

## Policy Summary

### Introduction

This is a policy summary. It does not contain the full terms and conditions of our Baggage Delay Reimbursement. Full terms and conditions can be found within this booklet.

Your Baggage Delay Reimbursement Cover policy is arranged through ACE USA. Your policy provides cover for expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a Common Carrier Covered Trip.

ACE USA arranges cover for you with Federal Insurance Company.

### Eligibility

Anyone who holds a valid Barclaycard and who at the time of the event which results in a claim:

- when the entire cost of the passenger fare(s) are charged to your card account while the insurance is effective;
- when on a Common Carrier Covered Trip and at a destination other than the Insured Person's primary residence.

### Significant features and benefits

- Baggage Delay Reimbursement whilst on a Common Carrier of up to the daily benefit amount of \$300.00 a day for 3 days in the event of a Baggage Delay.

## Significant exclusions and/or limitations

This insurance does not cover loss resulting from:

1. emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, or bodily malfunctions, or medical or surgical treatment;
2. participation in military action while in active military service; suicide, attempted suicide or intentionally self inflicted injuries; declared or undeclared war.

The full exclusions and limitations are contained in the terms and conditions.

### Making a claim

**If you need to make a claim this must be by written notice to the company detailed in the policy information on the next page.**

### Duration of cover

The benefits remain in force for as long as you have a valid Corporate Card Account or until we advise you that the policy has been discontinued.

## Baggage Delay Reimbursement (policy information)

### What is this benefit?

When **you** purchase **your Common Carrier** passenger fare with **your** card account, we will reimburse the **Insured Person** up to the daily benefit amount of \$300.00 a day for 3 days in the event of a **Baggage Delay**. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the **Insured Person** while on a Common Carrier Covered Trip and at a destination other than the **Insured Person's** primary residence. The **Baggage Delay** daily benefit amount will be payable up to the maximum number of three (3) days.

Essential items not covered by **Baggage Delay** include, but are not limited to:

1. contact lenses, eyeglasses or hearing aids;
2. artificial teeth, dental bridges or prosthetic devices;
3. tickets, documents, money, securities, cheques, travellers cheques and valuable papers;
4. business samples;
5. jewelry and watches; or
6. cameras, video recorders and other electronic equipment.

The **Baggage Delay** benefit amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the **Insured Person**.

### \$300.00 Baggage Delay Benefit

#### Who is eligible?

This insurance plan is provided to **Cardholders** automatically when the entire cost of the passenger fare(s) are charged to **your** card account while the insurance is effective. It is not necessary for **you** to notify the bank, the administrator or the company when tickets are purchased.

This insurance plan is provided at no additional cost to eligible **Cardholders**. Barclays Bank pays the full cost of the insurance.

#### DEFINITIONS:

**Account** means the card issued by the bank.

**Baggage Delay** means a delay or misdirection of the **Insured Person's** Baggage by a **Common Carrier** for more than eighteen (18) hours from the time the **Insured Person** arrives at the destination on the **Insured Person's** ticket.

**Common Carrier** means any licensed land, air or water conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.

**Covered Trip** means a trip, for which **Common Carrier** costs (other than taxi) are charged to the **Insured Person's** credit card account for travel on a **Common Carrier** when the entire cost of the passenger fare for such transportation. Less redeemable certificates, vouchers or coupons, has been charged to an **Insured Person's** Account issued by the **Policyholder**, occurring while the insurance is in force.

**Dependent Child** or **Children** means those children, including adopted children and those children: placed for adoption, who are primarily dependent upon the **Insured Person** for maintenance and children support, and who are:

1. under the age of nineteen (19) and reside with the **Insured Person**; or
2. beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self-support; or
3. under the age of twenty-five (25) and classified as full-time students at an institution of higher learning.

**Insured Person** means a person, qualifying as a class member:

1. who elects insurance; or
2. for whom insurance is elected, and
3. on whose behalf premium is paid.

**Insured Person's Property** means the **Insured Person's** baggage and personal property contained in the baggage which has been checked with a **Common Carrier**.

**You** or **yours** means eligible **Cardholder**.

#### What is not covered?

This insurance does not cover loss resulting from: emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions, or medical or surgical treatment; participation in military action while in active military service; suicide, attempted suicide or intentionally self-inflicted injuries; declared or undeclared war.

**ADDITIONAL EXCLUSIONS:** This insurance also does not apply to an accident resulting from: being in, entering or exiting any aircraft owned, leased or operated by the policyholder, or operated by an employee of the policyholder, on the policyholder's behalf; entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency; fraud; the commission or attempted commission of any illegal act; being intoxicated; being under the influence of any narcotic unless taken on the advice of a physician; this insurance does not apply to any accident when the U.S. Government has imposed any trade or economic sanctions prohibiting insurance of any accident or when there is any other legal prohibition against providing insurance for any accident.

**How is a claim filed?**

Written claim notice must be given to the company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

**CLAIM FORMS:** When the company receives notice of a claim, the company will send **you** forms for giving proof of loss to us within 15 days. If **you** do not receive the forms, **you** should send the company a written description of the loss.

**CLAIM PROOF OF LOSS:** Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss.

**CLAIM PAYMENT:** The company will pay **you** the applicable benefit amount within 60 days after complete proof of loss is received and if **you**, the policyholder and/or the beneficiary have complied with all the terms of this policy.

**EFFECTIVE DATE:** **Your** insurance becomes effective on the date on which **you** first meet the eligibility criteria as the **Insured Person** or the beginning of the period for which required premium is paid for **you**. Insurance for **you** automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for **you**, or the date on which **you** no longer meet the eligibility criteria as the **Insured Person**.

Specific questions and request for claims forms may be submitted to the Plan Administrator at the following address:

CBSI Enhancement Services  
550 Mamaroneck Ave., Suite 309  
Harrison, NY 10528

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is a summary of the principal provisions of the insurance while in effect. Complete policy provisions are contained in the Master Policy # 9906-88-49, which can be obtained from the Policyholder: Barclays Bank.

Federal Insurance Company is a member insurer of the Chubb Group of Insurance Companies  
15 Mountain View Road,  
P.O. Box 1615  
Warren,  
NJ 07061-1615

**Policy # 9906-88-49**

# Travel Accident Insurance

## Policy Summary

### Introduction

This is a policy summary. It does not contain the full terms and conditions of our Travel Accident Insurance. Full information can be found within this booklet.

Your Travel Accident Insurance policy is arranged through ACE USA. Your policy provides insured against Accidental loss of life, limb, sight, speech or hearing occurring on a Common Carrier Covered Trip while riding as a passenger in, entering or exiting any Common Carrier.

ACE USA arranges cover for you with Federal Insurance Company.

### Eligibility

Anyone who holds a valid Barclaycard and who at the time of the event which results in a claim:

- when the entire cost of the passenger fare(s) are charged to a Card account while the insurance is effective;
- when on a Common Carrier Covered Trip and at a destination other than the Insured Person's primary residence.

### Significant features and benefits

Up to \$150,000.00 is payable for Accidental loss of life, and up to \$150,000.00 payable on loss of a combination of limbs, eyes, hearing or speech.

## Significant exclusions and/or limitations

This insurance does not cover loss resulting from:

- emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, or bodily malfunctions, or medical or surgical treatment;
- participation in military action while in active military service; suicide, attempted suicide or intentionally self-inflicted injuries; declared or undeclared war.

The full exclusions and limitations are contained in the terms and conditions.

### Making a claim

If you need to make a claim this must be by written notice to the company detailed in the policy information below.

### Duration of cover

The benefits remain in force for as long as you have a valid Corporate Card Account or until we advise you that the policy has been discontinued.

## Travel Accident Insurance (policy information)

**Coverage Level: \$150,000.00**

**THE PLAN:** As a Barclays Bank **Cardholder**, **you** will be automatically insured against **Accidental** loss of life, limb, sight, speech or hearing occurring on a **Common Carrier Covered Trip** while riding as a passenger in, entering or exiting any **Common Carrier** on which **you** have purchased passage, or riding as a passenger in, entering or exiting any conveyance licensed to carry the public for hire or any courtesy transportation provided without a specific charge and while traveling to or from the airport, terminal or station immediately preceding the departure of the scheduled **Common Carrier** on which **you** have purchased passage or immediately following the arrival of the scheduled **Common Carrier** on which **you** were a passenger, or while at the airport, terminal or station at the beginning or end of the **Common Carrier Covered Trip**. If the purchase of the **Common Carrier** passenger fare is not made prior to **your** arrival at the airport, terminal or station, coverage will begin at the time the cost of the **Common Carrier** passenger fare is charged to **your** account.

**ELIGIBILITY:** This insurance plan is provided to Barclays Bank **Cardholders** automatically when the entire cost of the passenger fare(s) are charged to a **Card** account while the insurance is effective. It is not necessary for **you** to notify the Bank the administrator or the **Company** when tickets are purchased.

**THE COST:** This insurance plan is provided at no additional cost to eligible **Cardholders**. Barclays Bank pays the full cost of the insurance.

**BENEFICIARY:** The Loss of Life benefit will be paid to the beneficiary designated by you. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order:

1. **your** spouse,
2. **your** children,
3. **your** parents,
4. **your** brothers and sisters,
5. **your** estate.

All other indemnities will be paid to **you**.

**THE BENEFITS:** The full **Benefit Amount** of \$150,000.00 is payable for **Accidental** loss of life; loss of speech and loss of hearing; loss of speech and one of loss of hand, foot or sight of one eye; loss of hearing and one of loss of hand, foot or sight of one eye; loss of both hands, both feet, loss of sight or any combination thereof. 50% of the principal sum is payable for **Accidental** loss of hand, foot or sight of one eye (any one of each); loss of speech or loss of hearing. 25% of the principal sum is payable of loss of thumb and index finger of the same hand. **Loss** means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with

respect to a foot, complete severance through or above the ankle joint. The **Company** will consider it a loss of hand or foot even if they are later reattached.

**Benefit Amount** means the **Loss** amount at the time the entire cost of the passenger fare is charged to a card account. The loss must occur within one year of the accident. The **Company** will pay the single largest applicable Benefit Amount.

**ACCOUNT AGGREGATE LIMIT OF INSURANCE:** If more than one **Insured Person** insured under the same Account suffers a loss in the same **Accident**, Federal Insurance Company (the **Company**) will not pay more than two times the applicable benefit amount (the aggregate limit of insurance). If an **Accident** results in **Benefit Amounts** becoming payable, which when totaled, exceed two times the applicable **Benefit Amount**, then the aggregate limit of insurance will be divided proportionally among the **Insured Persons**, based on each applicable benefit amount.

### DEFINITIONS:

**Accident or Accidental** means a sudden, unforeseen, and unexpected event which:

1. happens by chance;
2. arises from a source external to the **Insured Person**;
3. is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof;
4. occurs while the **Insured Person** is insured under this policy which is in force; and
5. is the direct cause of loss.

**Accidental Bodily Injury** means bodily injury, which:

1. is **Accidental**;
2. the direct cause of a **Loss**; and
3. occurs while the **Insured Person** is insured under this policy, which is in force. **Accidental Bodily Injury** does not include conditions caused by repetitive motion injuries or cumulative trauma not a result of an **Accident**, including, but not limited to:
  - a. Osgood-Schlatter's Disease;
  - b. bursitis;
  - c. Chondromalacia;
  - d. shin splints;
  - e. stress fractures;
  - f. tendinitis; and
  - g. Carpal Tunnel Syndrome.

**Common Carrier** means any licensed land, air or water conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.

**Covered Trip** means a trip, for which **Common Carrier** costs (other than taxi) are charged to the **Insured Person's** credit card account for travel on a **Common Carrier** when the entire cost of the passenger fare for

such transportation. Less redeemable certificates, vouchers or coupons, has been charge to an **Insured Person's** Account issued by the **Policyholder**, occurring while the insurance is in force.

**Dependent Child** or **Children** means those children, including adopted children and those children: placed for adoption, who are primarily dependent upon the **Insured Person** for maintenance and children support, and who are:

1. under the age of nineteen (19) and reside with the **Insured Person**; or
2. beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self-support; or
3. under the age of twenty-five (25) and classified as full-time students at an institution of higher learning.

**Insured Person** means a person, qualifying as a class member:

1. who elects insurance; or
2. for whom insurance is elected, and
3. on whose behalf premium is paid.

**Insured Person's Property** means the **Insured Person's** baggage and personal property contained in the baggage which has been checked with a **Common Carrier**.

**You** or **your** means eligible **Cardholder**.

**EXCLUSIONS:** This insurance does not cover loss resulting from: emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an **Accident** or from **Accidental** consumption of a substance contaminated by bacteria), or bodily malfunctions, or medical or surgical treatment; participation in military action while in active military service; suicide, attempted suicide or intentionally self inflicted injuries; declared or undeclared war.

**ADDITIONAL EXCLUSIONS:** This insurance also does not apply to an **Accident** resulting from: being in, entering or exiting any aircraft owned, leased or operated by the **Policyholder**, or operated by an employee of the **Policyholder**, on the **Policyholder's** behalf; entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency; fraud; the commission or attempted commission of any illegal act; being intoxicated; being under the influence of any narcotic unless taken on the advice of a physician; This insurance does not apply to any **Accident** when the U.S. Government has imposed any trade or economic sanctions prohibiting insurance of any **Accident** or when there is any other legal prohibition against providing insurance for any **Accident**.

**CLAIM NOTICE:** Written claim notice must be given to the **Company** within 20 days after the occurrence of

any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

**CLAIM FORMS:** When the **Company** receives notice of a claim, the **Company** will send **you** forms for giving proof of loss to us within 15 days. If **you** do not receive the forms, **you** should send the **Company** a written description of the loss.

**CLAIM PROOF OF LOSS:** For all claims, complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss.

**CLAIM PAYMENT:** For all benefits, the **Company** will pay **you** or **your** beneficiary the applicable benefit amount within 60 days after complete proof of loss is received and if **you**, the **Policyholder** and/or the beneficiary have complied with all the terms of this policy.

**EFFECTIVE DATE:** **Your** insurance becomes effective on the latest of: the effective date of this policy, the date on which **you** first meet the eligibility criteria as the **Insured Person** or the beginning of the period for which required premium is paid for **you**. Insurance for **you** automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for **you**, the date on which **you** no longer meet the eligibility criteria as the **Insured Person** or the date on which the **Company** pays out 100% of the principal sum.

#### **FILING A CLAIM:**

Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the Plan Administrator.

#### **Plan Administrator**

CBSI Enhancement Services  
550 Mamaroneck Ave., Suite 309  
Harrison, NY 10528

#### **Policy # 9906-88-49**

As a handy reference guide, please read this and keep it in a safe place with **your** other insurance documents. This description of coverage is not a contract of insurance but is a summary of the principal provisions of the insurance while in effect. Complete policy provisions are contained in the Master Policy # 9906-88-49, which can be obtained from the Policyholder: Barclays Bank.

Plan underwritten by  
Federal Insurance Company  
a member insurer of the  
Chubb Group of Insurance Companies  
15 Mountain View Road, P.O. Box 1615  
Warren, NJ 07061-1615

## Travel and Emergency Assistance Services

### Policy Summary

#### Introduction

This is a policy summary. It does not contain the full terms and conditions of our Travel Accident Insurance. Full information can be found within this booklet.

Your Travel And Emergency Assistance Services are arranged by ACE USA and provides a contact number where you are able to obtain help on a range of travel information and assistance services.

#### Eligibility

- Anyone who holds a valid Barclaycard, their spouse and Dependent Children.

#### Significant features

- Emergency Message Services
- Medical Referral Assistance
- Legal Referral Assistance
- Emergency Transport Assistance
- Emergency Ticket Replacement
- Lost Luggage Locator Service
- Emergency Translation Services
- Prescription Assistance and Valuable Document Delivery Arrangements
- Pre-Trip Assistance at no charge.

### Accessing these services

Simply call the Benefit Administrator at **1-800-992-6029** any hour of the day or night. If you are outside the United States, call collect at **804-673-1675**.

#### Duration of cover

The benefits remain in force for as long as you have a valid Corporate Card Account or until we advise you that the policy has been discontinued.

## Travel and Emergency Assistance Services (policy information)

### What are Travel and Emergency Assistance Services?

Help when **you** don't know where to turn. **You** can count on a wide range of emergency services available whenever and wherever **you** need them, 24 hours a day, 365 days a year.

We will make every reasonable effort to respond when **you** have an emergency – even if **you** need assistance beyond the services listed here. Please understand that, due to occasional problems such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other service.

### Who is eligible for Travel and Emergency Assistance Services?

**You**, **your** spouse, and **your** children (provided the children are dependents under twenty-two (22) years old) may all take advantage of these special emergency services.

### How do I get these services?

They're as close as the nearest phone. **You** simply call the Benefit Administrator at **1-800-992-6029** any hour of the day or night. If **you** are outside the United States, call collect at **804-673-1675**.

### Is there a charge for these services?

No. Travel and Emergency Assistance Services are available to eligible cardholders at no additional charge.

**Please note: Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.**

### What are the specific services and what do they provide?

Travel and Emergency Assistance Services will put **you** in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

- **Emergency Message Service** can record and relay emergency messages for travelers, immediate family members, or business associates. **NOTE: The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.**
- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Benefit Administrator can give **you** names of English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor **your** condition, keep in contact with **your** family, and provide continuing liaison; and help **you** arrange medical payments from **your** personal account. **NOTE: All costs are your responsibility.**

- **Legal Referral Assistance** can arrange contact with English-speaking attorneys and with U.S. embassies or consulates if **you're** detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from **your** personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **NOTE: All costs are your responsibility.**
- **Emergency Transportation Assistance** can help **you** make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring **your** young children home and staying in contact with family members or employers. In the case of a death, the Benefit Administrator can make arrangements for returning the remains of the deceased home. **NOTE: All costs are your responsibility.**
- **Emergency Ticket Replacement** helps **you** with the carrier's lost ticket reimbursement procedures if **you** should lose **your** ticket and can arrange delivery of a replacement ticket to **you**. **NOTE: All costs are your responsibility.**
- **Lost Luggage Locator Service** can help **you** through the **Common Carrier's** claim procedures or can arrange shipment of replacement items if an airline or **Common Carrier** loses **your** checked luggage. The Benefit Administrator can also arrange a cash advance with **your** issuing bank. **However, you are responsible for the cost of any replacement items shipped to you.**
- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when **you** need more extensive assistance. **NOTE: All costs are your responsibility.**
- **Prescription Assistance and Valuable Document Delivery Arrangements** can help **you** get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for **you** at local or nearby pharmacies. It can also help transport critical documents which **you** may have left at home or elsewhere. **NOTE: All costs are your responsibility.**
- **Pre-Trip Assistance** can give **you** information on **your** destination before **you** leave – information such as ATM locations, currency exchange rates, weather reports, health precautions, immunisations, and required passport visas.

**Additional Provisions for Travel and Emergency Assistance Services:** the benefit described in this Guide to Benefit will not apply to **Cardholders** whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

# Trip Delay Reimbursement

## Policy Summary

### Introduction

This is a policy summary. It does not contain the full terms and conditions of our Trip Delay Reimbursement. Full information can be found within this booklet.

Your insurance policy is arranged by arranged by ACE USA. Your policy provides up to \$300 per ticket and reasonable expenses if your Covered Trip is delayed by more than 12 hours.

### Eligibility

- Anyone who holds a valid Barclaycard, their spouse and dependent children when the entire Common Carrier fare is charged to your Eligible Card.

### Significant benefit

\$300.00 per purchased ticket for reasonable expenses.

### Significant exclusions and/or limitations

- You will not be covered for any delay due to, for example, a strike, inclement weather, a Hijacking known prior to departure.
- Prepaid expenses are not covered.

The full exclusions and limitations are contained in the terms and conditions.

### Making a claim

If you need to make a claim, please call us on **1-800-840-4735**

### Duration of cover

The benefits remain in force for as long as you have a valid Corporate Card Account or until we advise you that the policy has been discontinued.

## Trip Delay Reimbursement (policy information)

### What is this benefit?

When certain terms and conditions are met on a **Covered Trip**, Trip Delay Reimbursement will cover up to a maximum of three hundred dollars (\$300.00) per purchased ticket for reasonable expenses, on a one-time basis, if **your Covered Trip** is delayed for more than twelve (12) hours and if that delay is caused by a **Covered Hazard**, provided the full travel fare has been charged to **your** card. Coverage is in excess of any expenses provided by any other party, including applicable insurance. Here are answers to some commonly asked questions about the **Benefit**.

### Who is eligible?

**You**, **your** spouse, and **your Dependent Children** under twenty-two (22) years of age become automatically covered when the entire **Common Carrier** fare is charged to **your Eligible Card**.

### What is covered?

This coverage is supplemental to, and excess of, reimbursement of reasonable expenses provided by the **Common Carrier** or any other party, including applicable insurance. **You** will be covered for the reasonable additional expenses, such as meals and lodging, which were necessarily incurred as the result of the delay incurred because of the **Covered Hazards** and which were not provided by the **Common Carrier** or any other party free of charge.

### What is a Common Carrier?

A **Common Carrier** is any land, water, or air conveyance operating under a valid license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. **Common Carrier** does not include taxis, limousine services, commuter rail or commuter bus lines, or rental vehicles.

### What are the Covered Hazards?

**Covered Hazards** include equipment failure, inclement weather, strike, and Hijacking/skyjacking.

### What is a Covered Trip?

A **Covered Trip** is a period of round-trip travel that does not exceed three hundred and sixty-five (365) days away from **your** residence to a destination other than **your** city of residence.

### What is not covered?

**You** will not be covered for any delay due to a **Covered Hazard** which was made public or known to **you** prior to the departure for the **Covered Trip**. Prepaid expenses are not covered.

### How do I file a claim?

**You** must call the Benefit Administrator at **1-800-840-4735** within thirty (30) days following the date of the delay. The Benefit Administrator will ask **you** for some preliminary claim information and send **you** a claim form. **The completed claim form and requested documentation must be returned within ninety (90) days of the date of the trip delay to:**

Enhancement Services  
P.O. Box 72034  
Richmond, VA 23255

Failure to do so could result in the denial of **your** claim.

### What documents do I need to submit with my claim?

- **Your** completed and signed claim form.
- **Your Eligible Card** receipt demonstrating the full travel fare charged to **your Eligible Card**.
- A copy of the **Common Carrier** ticket.
- A statement from the **Common Carrier** indicating the reasons that the **Covered Trip** was delayed.
- Copies of receipts for the claimed expenses.

**Additional Provisions for Trip Delay Reimbursement:**

Trip Delay Reimbursement is supplemental to, and excess of, any valid and collectible avenue or recovery which is available to **you**, the eligible **Cardholder**. We will reimburse the excess amount once all other coverage has been exhausted up to the limit of liability.

**You** shall do all things reasonable to avoid or diminish any loss covered by this **Benefit**. This provision will not be unreasonably applied to avoid claims.

If **you** make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and **your** benefits may be cancelled. Each claimant agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once **you** report an occurrence, a claim file will be opened and shall remain open for ninety (90) days from the date of the trip delay. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within ninety (90) days of the occurrence.

After the Benefit Administrator has paid **your** claim, all **your** rights and remedies against any party in respect of the claim will be transferred to the Benefit Administrator to the extent of the payment made to **you**. **You** must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against us until sixty (60) days after we receive proof of loss. No legal action against us may be brought more than two (2) years after the time for giving proof of loss. Further, no legal action may be brought against us unless all of the terms of the Guide to Benefit and policy have been complied with fully.

This **Benefit** is provided to eligible **Cardholders** at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to **Cardholders** whose accounts have been suspended or canceled.

Termination dates vary by financial institutions. **Your** financial institution can cancel or non-renew the benefit, and if we do we will notify **you** at least thirty (30) days in advance. This information is a description of the benefit provided to **you** as a **Cardholder**. It is insured by Indemnity Insurance Company of North America.

# Cardholder Misuse

## Policy Summary

### Introduction

This is a policy summary. It does not contain the full terms and conditions of our Cardholder Misuse Insurance product. Full terms and conditions can be found within this booklet.

Your Cardholder Misuse Insurance policy is provided through International SOS Insurance Services Ltd (FSA reference number 312228). Your policy provides cover in the event that employees misuse their cards.

### Eligibility

- Companies with two or more cards; and
- companies running a corporate liability scheme.

### Significant features and benefits

- Reimbursement for all fraudulent card transactions that took place in the 75 days before discovery of your loss;
- also, any further transactions that may come to light in the 14 days after the loss was notified to us; and
- employees including contract staff and temporary staff.

### Limits

- Up to £15,000 per cardholder or each individual employee's credit limit, whichever is the lesser; and
- up to £1,000,000 or each company's aggregate credit limit, whichever is the lesser for each year for the business as a whole.

### Significant exclusions and/or limitations (please refer to the Exclusions in the full policy)

- Loss of interest or consequential loss of any kind.
- Loss caused by any act of any cardholder committed prior to the commencement date for that cardholder.
- Charges incurred by a cardholder after the discovery date of the loss by the company or charges incurred beyond 14 days after the Bank receives a request to cancel the cardholder's Visa Business Card.
- Cash advances, after notification of termination date.
- Cash advances which exceed GBP £200 per day or a maximum of GBP £600 in all prior to termination date.

The full and specific exclusions and limitations are contained in the terms and conditions.

### Making a claim

**If you need to make a claim, please contact Barclaycard Commercial Travel Insurance Claims to obtain a form from Jardine Lloyd Thompson Limited on +44 207 528 4642 or at [BCLW@jltgroup.com](mailto:BCLW@jltgroup.com)**

### Period of Insurance

From 1st January 2012 or the date that the policyholder opened a valid corporate card account (whichever is the later), until the policyholder has been advised by **Barclays** that the policy has been amended or terminated or the policyholder ceases to hold a valid corporate card account (whichever is the earlier).

# Cardholder Misuse Policy Terms and Conditions

Policy Number B0901 – L611

## Sum Insured

Up to USD 25,000 per **Cardholder** and USD 1,650,000 per **Company** per year.

Up to EUR 20,000 per **Cardholder** and EUR 1,320,000 per **Company** per year.

Up to GBP 15,000 per **Cardholder** and GBP 1,000,000 per **Company** per year.

Jurisdiction: England and Wales.

## Definitions

1. **Cardholder** shall mean any Barclaycard Commercial Corporate Account Holder that is a:

- a. business incorporated in the United Kingdom; or
- b. business incorporated in the United Kingdom as a parent company with a subsidiary company incorporated within the EEA;

subject always to the **Cardholder** having reached the age of eighteen (18).

The term **Cardholder** shall include a director of the **Company** if such a person:

- i. is also employed by the **Company** under a contract or service; and
  - ii. controls no more than 5% of the issued share capital of the **Company** or any subsidiary of the **Company**.
2. **Waiver Date** shall mean the discovery date of the loss by the **Company**.
3. **Underwriters** shall mean certain underwriters at Lloyd's of London.
4. **Theft** shall mean any act of fraud or dishonesty by any **Cardholder** committed in connection with the authorised card issued to them with clear intent of obtaining an improper financial gain for themselves or for any other person or organisation intended by the **Cardholder** to receive such gain.
5. **Termination Date** shall mean the date on which:
- a. the **Cardholder** gives notice to the company; or
  - b. the date the **Company** gives notice to the **Cardholder**; or
  - c. the date the authorised card is withdrawn by the **Company** from the **Cardholder** whichever is the sooner.
6. **Cash** shall include but not be limited to, legal tender of any stamps, gambling instruments including lottery tickets, scratch cards and chips, any charges incurred flowing from the acquisition of cash.
7. **Waiver Request Letter** shall mean a letter composed by the **Company** outlining the details of the loss (full details explained under Minimum Standards of Control) which is then sent by letter or fax to the **Bank**.

## The Underwriters will indemnify:

Barclays Bank (hereinafter called the **Bank**) and at the request of the **Bank** any **Company** (meaning a corporation partnership, sole proprietorship or any other entity with which the **Bank** has a signed agreement to issue (Visa / Mastercard Business / Corporate Purchasing Cards) for losses for which the **Bank** is entitled to indemnity subject to the terms exceptions and conditions of the policy as far as they apply.

## Terms of Cover

The **Underwriters** will provide indemnity:

1. against loss of **Waivable Charges** due to the **Bank** or for which they are legally responsible caused by any act of **Theft** committed during the period of insurance by any **Cardholder**;
2. for auditors' fees incurred with the **Underwriters'** consent solely to substantiate the amount of the claim.

## Provided that:

- a. the **Underwriters'** total liability in respect of any one claim caused by any one **Cardholder** shall not exceed the limit of indemnity applicable to that **Cardholder** where one claim shall mean all acts of **Theft** within the period of insurance committed by one **Cardholder** or two or more **Cardholders** acting in collusion (meaning all circumstances where two or more **Cardholders** are concerned or implicated together or materially assist each other in committing the act of **Theft**);
- b. in the event that one claim is caused by two or more **Cardholders** acting in collusion the **Underwriters'** total liability shall not exceed  $a \times b$  where  $a$  = the number of **Cardholders** involved and  $b$  = the limit of indemnity applicable to each **Cardholder**;
- c. the **Underwriters'** total liability in any one period of insurance shall in any case not exceed the aggregate limit of indemnity per **Company**;
- d. any underlying policy shall be maintained in force and this policy shall apply only to the extent to which an indemnity for damages and claimants costs and expenses is not provided under such underlying policy by virtue of any limitation of cover or limits of indemnity;
- e. the limit of indemnity under this policy shall be reduced by an amount equal to the indemnity provided by any underlying policy;
- f. the **Underwriters** may at any time pay the limit of indemnity (less any sums already paid) or any lesser amount for which the claims arising out of such an event can be settled the **Underwriters** will then relinquish control of such claims and be under no further liability in respect thereof except for costs and expenses for which the **Underwriters** may be responsible in respect of matters prior to the date of such payment.

**For the purpose of this policy:**

1. **Waivable Charges** shall mean all amounts charged to the **Company's** Visa / Mastercard Business / Corporate Purchasing account with the **Bank** which are not of either direct or indirect benefit to the **Company**; and
  - a. where the **Company** has paid the bill but been unable to obtain reimbursement from the **Cardholder**; or
  - b. where the **Bank** has billed the **Cardholder** direct and the **Company** has reimbursed the **Cardholder** but the **Cardholder** has not paid the **Bank**; or
  - c. where the **Company** has received direct or indirect benefit but is contractually required to pay twice as a result of **b.** above.

It is understood and agreed that there can be no circumstance where **Underwriters** can pay a claim twice.

**Provided that such unauthorised charges:**

- d. are billed up to 75 days preceding the **Waiver Date** and notified by the **Company** to the **Bank** by means of a **Waiver Request Letter** on or within 14 days of the **Waiver Date**;
  - e. are incurred but are not yet billed as of the **Waiver Date** or up to 14 days after the date on which the **Bank** received a request to cancel that **Cardholder's** card whichever occurs first;
  - f. are discovered not later than 75 days after the termination of:
    - i. this policy; or
    - ii. the insurance in respect of the **Company** employing the **Cardholder** concerned with the loss whichever occurs first;
2. **Theft** shall mean any act of fraud or dishonesty by any **Cardholder** committed in connection with the authorised card issued to them with clear intent of obtaining an improper financial gain for themselves or for any other person or organisation intended by the **Cardholder** to receive such gain.

## General Conditions

1. This policy shall be voidable in the event of deliberate misrepresentation, misdescription or nondisclosure in any material particular.
2. Observance of the terms of this policy relating to anything to be done or complied with by the **Bank** is a condition precedent to the **Underwriters'** liability.
3. The **Underwriters** shall not be liable in the event of any material change in the nature of the business of the **Bank** unless the **Underwriters** have been advised and their written approval obtained.
4. Either party may cancel this policy by giving 90 days' notice in writing to the other party at its last known address. Any such termination will not affect the rights of the **Bank** with respect to charges incurred by its **Cardholders** prior to the effective date of termination. If the **Underwriters** give such notice the **Bank** shall become entitled to a proportionate return of premium. If the **Bank** gives such notice then the **Bank** shall be entitled only to a return premium in accordance with the **Underwriters'** usual short period scale provided that no claim has been made in the then current period of insurance.

For the purposes of this policy termination shall mean the date of cancellation of this policy.

5. If this policy immediately supersedes a similar insurance effected by the **Bank** (hereinafter called the **Superseded Insurance**) the **Underwriters** will indemnify the **Bank** in respect of any loss discovered during the continuation of the **Superseded Insurance** if the loss is not recoverable solely because the period allowed for discovery has expired.

### Provided that:

- a. such insurance has been continually in force from the time of the loss until inception of this policy;
- b. the loss would have been insured by this policy had it been in force at the time of the loss;
- c. the liability of the **Company** shall not exceed whichever is the lesser of:
  - i. the amount recoverable under the insurance in force at the time of the loss; or
  - ii. the limit of indemnity applicable under this policy.

In any event the **Underwriters'** total liability in respect of any one claim continuing through both the terms of the **Superseded Insurance** and the continuation of this policy shall not exceed the limit of indemnity applicable under this policy.

6. This policy shall be voided if:
  - a. the **Bank** or **Company** be wound up or carried on by a liquidator or receiver or permanently discontinued; or
  - b. the **Bank** or **Company's** interest ceases otherwise than by death.

7. This policy shall be voided if the **Bank** or **Company's** interest ceases and nothing herein contained shall give any right against the **Underwriters** to any person other than the **Bank** or **Company** except to a transferee approved by the **Underwriters**.

## Claims Conditions

1. If any claim shall be in any respect fraudulent or if fraudulent means or devices are used by the **Bank** or **Company** or anyone acting on their behalf to obtain any benefit under this policy or if any loss is occasioned by the wilful act or with the connivance of the **Bank** or **Company** all benefit under this policy shall be forfeited.
2. Upon knowledge of or discovery of loss or of any occurrence which may give rise to a claim for loss the **Bank** or **Company** whichever is appropriate shall:
  - a. give notice thereof as soon as practicable to **Underwriters**;
  - b. file detailed proof of loss with **Underwriters** within 30 days after the discovery of the loss.

Upon the **Underwriters'** request the **Bank** or **Company** whichever is appropriate shall submit to examination by the **Underwriters** and produce for the **Underwriters'** examination all pertinent records and all at such reasonable time and place as the **Underwriters** shall designate and shall cooperate with the **Underwriters** in all matters pertaining to loss or claims with respect thereto.

3. In the event of any payment under this policy the **Underwriters** shall be subrogated to all the **Bank's** (or **Company's**) rights of recovery therefore against any person or organisation and the **Bank** (or **Company**) shall execute and deliver instruments to secure such rights. The **Bank** (or **Company**) shall do nothing after loss to prejudice such rights. The **Bank** or **Company** must co-operate with any efforts to recover funds including communication/co-operation with any law enforcement body.
4. If at any time any claim arises under this policy there be any other insurance or indemnity or guarantee covering the same loss the **Underwriters** shall not be liable except in respect of an excess of the amount which is payable under such other insurance or indemnity or guarantee.
5. If any difference shall arise as to the amount to be paid under this policy such difference shall be referred to arbitration, form of which to be agreed by all parties.

6. The insurance provided under this policy shall not apply in respect of any loss caused by a **Cardholder** if the **Company** possesses knowledge of any act or acts of fraud or dishonesty committed by such **Cardholder**:

- a. in the service of the **Company** or otherwise during the terms of employment by the **Company**;
- b. prior to employment by the **Company**.

For the purposes of this policy knowledge possessed by the **Company** means knowledge possessed by a partner director elected or appointed officer who is aware of the employment of a person and that person's acts of fraud or dishonesty.

7. For a valid claim to arise it is a condition of this policy that the **Company** shall as soon as any act of **Theft** is discovered make every effort to retrieve the Barclaycard Business / Corporate / Purchasing Card.

8. Immediately following the discovery by the **Company** of any act of **Theft** by a **Cardholder** it shall be the duty of the **Company** to inform the **Bank** immediately and to have the card placed upon the suspended card list. The **Underwriters** shall bear no liability for future acts of **Theft** by the **Cardholder** following the said discovery of fraudulent activity.

9. a. Any money of the **Cardholder** in the **Company's** hands upon discovery of any loss and money which but for the **Cardholder's Theft** would have been due to the **Cardholder** from the **Company** shall be deducted from the amount of the loss before a claim is made under this policy.

b. Any further monies which are recovered less any costs incurred in recovery shall accrue:

- i. in the event that the **Company's** claim has exceeded the limit of indemnity firstly to the benefit of the **Company** to reduce or extinguish the amount of the **Company's** loss;
- ii. thereafter to the **Underwriters'** benefit to the extent of the claim paid or payable;
- iii. and finally any surplus thereafter shall be returned to the **Company**.

10. JLT Claims details: In the event of a claim or any circumstances giving rise to the possibility of a claim you must immediately notify:

A and H Claims Department  
Jardine Lloyd Thompson Limited  
6 Crutched Friars  
London  
EC3N 2PH  
United Kingdom  
Tel: +44 207 528 4642  
Email address: [BCLW@jltgroup.com](mailto:BCLW@jltgroup.com)

## Exclusions

The **Underwriters** shall not be liable for:

1. loss of interest or consequential loss of any kind;
2. loss caused by any act of any **Cardholder** committed prior to the commencement date for that **Cardholder**;
3. charges incurred to purchasing goods or services for the **Company** or for persons other than the **Cardholder** pursuant to the instructions of the **Company** or acquiescence thereto by the **Company** if those goods or services are of the type which are regularly purchased by or for the **Company**;
34. charges incurred by a **Cardholder** after the discovery date of the loss by the **Company** or charges incurred beyond 14 days after the **Bank** receives a request to cancel the Barclaycard Commercial card whichever is the earlier;
5. **Cash** advances, after Notification of **Termination Date**;
6. **Cash** advances which exceed USD 300 / EUR 300 / GBP 200 per day or a maximum of USD 1,000 / EUR 1,000 / GBP 600 in all prior to notification of **Termination Date**;

## 7. Radioactive Contamination Exclusion

This Insurance does not cover:

- a. loss or destruction of, or damage to, any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss;
- b. any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
  - i. ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
  - iii. nuclear reaction, nuclear radiation or radioactive contamination;

## 8. Financial Guarantee Exclusion

This policy does not cover any form of financial guarantee, surety or credit indemnity.

## Evidence of Insurance

Barclaycard Commercial (hereinafter called the **Assured**) has procured insurance issued by Lloyd's of London (hereinafter called **Underwriters**) in respect of Cardholder Misuse Insurance for each corporate customer. This document is issued to notify you that your name has been added as an **Assured** with respect to the coverage and limits provided for in accordance with the master policy terms, limitations, conditions and exclusions as attached hereto.

## Minimum Standards of Control

### Obligation of the Company

The **Company** may require the **Bank** to waive their liability for **Waivable Charges** only if they meet all the following requirements:

1. The **Company** has two (2) or more cards in good standing on or after establishing a card account with a Member Bank or as otherwise agreed.
2. The **Company** send a **Waiver Request** by letter or fax to the **Bank**. The **Waiver Request** must state:
  - a. that the **Company** request the waiver of covered charges;
  - b. the **Cardholder's** name, card number and last known business and home address;
  - c. in cases where the **Bank** invoices the **Cardholder** directly, that the **Company** has contacted the **Cardholder** in writing and directed him to immediately pay all outstanding charges to the **Bank**; and
  - d. whether the card was retrieved from the **Cardholder**.
3. The **Company** has delivered to the **Cardholder** or sent by first class mail a written notice stating that the **Cardholder's** card has been cancelled, that he/she should immediately discontinue all use of that card, that he must immediately pay any outstanding amounts owed to the **Bank**, and that he must immediately return that card to the **Company**.
4. The **Company** has used and will continue to use its best endeavours to retrieve the card from the **Cardholder** and to return it, cut in half, to the **Bank**.
5. The **Company** shall promptly give written notice to the **Bank** if any **Cardholder's** employment has been terminated or in cases where the **Bank** invoices the **Cardholder**, if the **Company** knows or should know that a **Cardholder** is receiving reimbursement for charges but is not paying the **Bank** for those charges.

## General Information in regards to Purchase Protection, Extended Warranty and Cardholder Misuse

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact:

Jardine Lloyd Thompson Limited  
6 Crutched Friars  
London  
EC3N 2PH  
United Kingdom  
Tel: **+44 207 528 3585**  
Email address: **BCLW@jltgroup.com**

If you are unable to resolve the situation and wish to make a complaint you can refer it to the Complaints Department at Lloyd's, who may, in certain circumstances, be able to review the matter.

Their address is:

Policyholder and Market Assistance Department  
Lloyds Market Service  
Lloyd's  
One Lime Street  
London  
EC3M 7HA  
Tel: **+44 20 7327 5693**  
Email: **complaints@lloyds.com**

In the event that the Policyholder and Market Assistance Department is unable to resolve the complaint, it may be possible for you to refer to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

The law of England and Wales will apply to this contract.

## General Information in regards to Travel Insurance

This insurance is brokered by ACE USA who have provided the information for the travel insurance policies to International SOS Insurance Services Ltd. If for any reason you are not satisfied with the services provided by the insurers detailed in this document, please contact:

Head of Product Management  
Global Commercial Payments  
Hertsmere House  
Hertsmere Road  
London  
E14 4AA  
United Kingdom

### Language

The language used in this document and any communications will be in English.

This information is also available in large print, Braille and audio format by calling **0844 822 2100**.\*

\*Calls may be monitored or recorded to maintain high levels of security and quality of service. For BT business customers, calls will cost no more than 5p per minute, minimum call charge 5.9p (current at January 2012). The price on non-BT lines may be different.

Barclaycard Commercial, Company Barclaycard Dept, PO Box 3000, Teesdale Business Park, Stockton-on-Tees TS17 6YG.  
Telephone **0844 822 2125**\*. Fax **01642 663636**.

**[www.barclaycard.co.uk/commercial](http://www.barclaycard.co.uk/commercial)**

Barclaycard Commercial is a trading name of Barclays Bank PLC. Barclays Bank is authorised and regulated by the Financial Services Authority.  
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